

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Frank F. Torok  
Debtor

Fay Servicing, LLC as servicer for US  
Bank Trust National Association, Not  
In Its Individual Capacity But Solely  
As Owner Trustee For VRMTG Asset  
Trust

v.

Frank F. Torok  
Joann M. Torok – Co-Debtor  
Scott F. Waterman - Trustee  
Respondents

CASE NO.: 24-13427-pmm

CHAPTER 13

Judge: Patricia M. Mayer

**ORDER APPROVING SETTLEMENT STIPULATION**

AND NOW, this 4th day of March, 2025, it is hereby  
ORDERED and DECREED that the Settlement Stipulation resolving Creditor, US Bank Trust  
National Association, not in its Individual Capacity but Solely As Owner Trustee For VRMTG  
Asset Trust's Motion for Relief from Automatic Stay is hereby APPROVED.

BY THE COURT:



Patricia M. Mayer, Bankruptcy Judge